

Information to identify the case:

| | | | |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Barry Keith Black Sr. | Social Security number or ITIN | xxx-xx-8794 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court | District of New Jersey | | |
| Case number: | 18-33460-KCF | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Barry Keith Black Sr.

3/1/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Barry Keith Black, Sr.
 Debtor

Case No. 18-33460-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Mar 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2019.

db +Barry Keith Black, Sr., 4046 Quakerbridge Road, Mercerville, NJ 08619-1007
 cr +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEH, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
 517893536 +Afonso Baker Archie Foley, PC, 21 Route 130 South, Cinnaminson, NJ 08077-2851
 517893537 +Antoinette Black, 6 Marjorie Way, Hamilton, NJ 08690-2700
 517893538 +Bank of America, 100 N Tryon St., Ste. 170, Charlotte, NC 28202-4024
 517893539 +Charles Christine, 1 Moorsleigh Way, Robbinsville, NJ 08691-3032
 517893540 +Hudson City Savings, W. 80 Century Road, Paramus, NJ 07652-1437
 517893541 +Joseph J. Cooper, PsyD/JD, 860 Lower Ferry Road, Ewing, NJ 08628-3525
 517893542 +Lawrence Township Tax Collector, P.O. Box 6006, Lawrence Township, NJ 08648-0006
 517893543 +Member Solutions/Event Manager, P.O. Box 297, Hatboro, PA 19040-0297
 517893544 +Musulin Law Firm, P.O. Box 100, Mount Holly, NJ 08060-0100
 517893545 #NJ American Water, Attn: Penn Credit Corporatin, P.O. Box 988, Harrisburg, PA 17108-0988
 518007644 +Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100,
 Boca Raton, FL 33487-2853
 517893546 +Roselli Griegal Lozier & Lazzaro, PC, 1337 Highway 33, Hamilton Square, NJ 08690-1738
 517893547 +Specialized Loan Servicing, 8742 Lucent Boulevard, Ste. 300, Highland Ranch, CO 80129-2386
 517893548 +Szaferman Lakind, Quakerbridge Executive Center, 101 Grovers Mill Road, Ste. 200,
 Lawrence Township, NJ 08648-4706
 517893549 +Tracey DeAmicis Black, 137 Lionheart Lane, West Deptford, NJ 08086-2253
 517893550 +U.S. Bank Nat'l Assn, trustee for Lehman, Attn: Ocwen Loan Servicing, LLC, P.O. Box 24738,
 West Palm Beach, FL 33416-4738
 517893551 +Williams Law Group, 830 Morris Avenue, Suite 206, Short Hills, NJ 07078-2620
 517893552 +Yvette Ehring, 6 Marjorie Way, Hamilton, NJ 08690-2700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 02 2019 00:32:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 02 2019 00:32:02 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518007643 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEH

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2019 at the address(es) listed below:

Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org
 Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org
 Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-A2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Harold N. Kaplan on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEHMAN BROTHERS SMALL BALANCE COMMERCIAL MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-3 hkaplan@rasnj.com, informationathnk@aol.com

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 22

Date Rcvd: Mar 01, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Laura M. Egerman on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEHMAN
BROTHERS SMALL BALANCE COMMERCIAL MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-3
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Lawrence A Fox on behalf of Debtor Barry Keith Black, Sr. lafoxlaw@aol.com
Margaret McGee on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, National Association as Trustee for
Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-A2
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10